

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:

RAMIRO A LIMA
ROCIO A LIMA
Debtor(s)

Case No. 06-12910

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/10/2006.
- 2) The plan was confirmed on 01/12/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/25/2010.
- 6) Number of months from filing to last payment: 47.
- 7) Number of months case was pending: 49.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$79,050.00.
- 10) Amount of unsecured claims discharged without payment: \$29,309.08.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$51,573.75
Less amount refunded to debtor	\$8.16

NET RECEIPTS:

\$51,565.59

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,332.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,530.70
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,862.70**

Attorney fees paid and disclosed by debtor: \$427.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	868.00	NA	NA	0.00	0.00
AFNI/VERIZON	Unsecured	670.00	976.64	976.64	97.66	0.00
AMERICAN AGENCIES	Unsecured	2,348.00	2,392.74	2,392.74	239.27	0.00
AMERICAN COLLECTION	Unsecured	245.00	NA	NA	0.00	0.00
AMERICASH LOANS	Unsecured	1,000.00	629.76	629.76	62.98	0.00
CAPITAL ONE BANK	Unsecured	432.00	NA	NA	0.00	0.00
CHASE HOME FINANCE	Secured	11,243.22	3,205.05	3,205.05	3,205.05	0.00
CHASE HOME FINANCE	Secured	NA	NA	NA	0.00	0.00
CHRYSLER FINANCIAL SVC AMERIC	Unsecured	NA	37.16	37.16	3.72	0.00
CHRYSLER FINANCIAL SVC AMERIC	Secured	22,236.00	22,236.00	22,236.00	22,236.00	3,251.71
CITIBANK	Unsecured	517.00	NA	NA	0.00	0.00
CONSUMER FINANCIAL SVCS CORP	Unsecured	355.00	8,799.85	8,799.85	879.99	0.00
CONTINENTAL FURNITURE	Secured	50.00	50.00	50.00	50.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	583.00	613.00	613.00	61.30	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	4,431.00	4,476.16	4,476.16	447.62	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	501.00	501.62	501.62	50.16	0.00
FIRST FINANCIAL C U	Secured	11,215.00	11,215.00	11,215.00	11,215.00	1,598.82
FIRST FINANCIAL C U	Unsecured	534.00	533.70	533.70	533.70	0.00
HOME DEPOT	Unsecured	400.00	NA	NA	0.00	0.00
HSBC CREDIT SERVICES	Unsecured	583.00	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	1,110.00	1,026.42	1,026.42	102.64	0.00
LAKE COUNTY COLLECTOR	Secured	NA	NA	NA	0.00	0.00
NATIONWIDE ACCEPTANCE	Unsecured	5,449.00	NA	NA	0.00	0.00
PAYDAY LOAN	Unsecured	815.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	408.00	408.96	408.96	40.90	0.00
PREMIER BANKCARD/CHARTER	Unsecured	456.00	465.83	465.83	46.58	0.00
PROFESSIONAL ACCOUNT MGMT	Unsecured	90.00	NA	NA	0.00	0.00
PROGRESSIVE ASSET MGMT	Unsecured	153.00	NA	NA	0.00	0.00
RICKENBACKER COLLECTIONS	Unsecured	1,345.00	NA	NA	0.00	0.00
SN SERVICING CORPORATION	Secured	NA	NA	NA	0.00	0.00
SN SERVICING CORPORATION	Secured	1,971.80	566.82	566.82	566.82	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TIME WARNER CABLE	Unsecured	129.00	129.73	129.73	12.97	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,771.87	\$3,771.87	\$0.00
Debt Secured by Vehicle	\$33,451.00	\$33,451.00	\$4,850.53
All Other Secured	\$50.00	\$50.00	\$0.00
TOTAL SECURED:	\$37,272.87	\$37,272.87	\$4,850.53
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$20,991.57	\$2,579.49	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,862.70</u>
Disbursements to Creditors	<u>\$44,702.89</u>

TOTAL DISBURSEMENTS : **\$51,565.59**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/23/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.